

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carla Laverne Bishop
 Debtor

Case No. 16-15797-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: May 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2017.

db
 13790740 +Carla Laverne Bishop, 6328 Newtown Avenue, Philadelphia, PA 19111-5609
 13777064 +ABC BAIL BONDS, INC., 49 N. 13th St., Philadelphia, PA 19107-2819
 13777065 Comcast, PO Box 3005, Southeastern, PA 19398-3005
 13777066 +Commonwealth of Pennsylvania, Dept of Revenue, PO Box 280948, Harrisburg, PA 17128-0948
 13777067 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 13777068 +Delaware Title Loans, 115 Naamans Road, Claymont, DE 19703-2713
 13777069 +Energy Advisor Parnters LLC, PO Box 1658, Southampton, PA 18966-0846
 13777070 +Energy Advisor Partners Funding Group LL, PO Box 1658, Southampton, PA 18966-0846
 13777071 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 13777074 +Home At Five, 1515 S 21st St, Clinton, IA 52732-6676
 13777075 +Klokova Real Estate LP, 270 Sylvan Ave, Englewood Cliffs, NJ 07632-2523
 13790741 +LEXINGTON NATIONAL INSURANCE CORPORATION, Court Square Building, 200 E. Lexington St. #500, Baltimore, MD 21202-3599
 13777080 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13777081 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13777084 +Wilmington Saving Fund Society, FSB, 15480 Laguna Canyon Road, Suite 100, Irvine, TX 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov May 16 2017 01:11:51 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 16 2017 01:11:43 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13777062 +EDI: AFNIRECOVERY.COM May 16 2017 00:58:00 Afni, Inc., PO Box 3097,
 Bloomington, IL 61702-3097
 13777063 +EDI: CITICORP.COM May 16 2017 01:03:00 Citibank N A, 701 E. 60th St North,
 Sioux Falls, SD 57104-0493
 13777072 +EDI: AMINFOFP.COM May 16 2017 00:58:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13777073 +EDI: AMINFOFP.COM May 16 2017 00:58:00 First Premier Card Services, p.o. box 5524,
 sioix falls, SD 57117-5524
 13777076 +EDI: RESURGENT.COM May 16 2017 01:03:00 Lvnv Funding Llc, PO Box 10497,
 Greenville, SC 29603-0497
 13777077 +EDI: NAVIENTFKASMSERV.COM May 16 2017 00:58:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13777078 +E-mail/Text: electronicbkydocs@nelnet.net May 16 2017 01:11:36 Nelnets Lns, PO Box 1649,
 Denver, CO 80201-1649
 13777079 +E-mail/Text: bkclerk@north-american-recovery.com May 16 2017 01:11:38
 North American Recover, 1600 W 2200 S Ste 410, West Valley City, UT 84119-7240
 13790634 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 16 2017 01:11:27
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13777082 +EDI: VERIZONEAST.COM May 16 2017 01:03:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225
 13777083 +EDI: BLUESTEM May 16 2017 01:03:00 Webbank/fingerhut Fres, 6250 Ridgewood Road,
 St Cloud, MN 56303-0820

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13777066* +Commonwealth of Pennsylvania, Department of Revenue, PO Box 280948,
 Harrisburg, PA 17128-0948

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: John
Form ID: 318

Page 2 of 2
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Date Rcvd: May 15, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
SEAN P. MAYS on behalf of Debtor Carla Laverne Bishop sean@maysfirm.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Carla Laverne Bishop	Social Security number or ITIN	xxx-xx-6322
	First Name Middle Name Last Name	EIN	32-0280467, 80-0814818, 46-5110395
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15797-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carla Laverne Bishop
aka Carla Laverne Wilson, fdba T&C Preschool &
Learning Center LLC, fdba Rising Stars
Development Academy, fdba Rise & Shine
Learning Academy LLC

5/15/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.